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CENTRAL FAX CENTER
MAR 03 2009****PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 10/561,699)	CUSTOMER NO. 27717
Applicant: Alexander Grinberg)	
Filed: May 15, 2006)	Examiner: Thuan Q. Tran
Docket No.: 37388-405600)	TC/A.U.: 3693
Date: March 3, 2009)	
Title: SYSTEM AND METHOD FOR FACILITATING ON-LINE PAYMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

With regard to the above-identified application, pursuant to 37 C.F.R. §1.56, the item of information listed on the enclosed Form PTO/SB/08b is brought to the attention of the Examiner.

A list of the publication(s) is set forth on the attached Form PTO/SB/08b. A copy of each document is enclosed herewith.

While the information and references disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such. The filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56(a) exists.

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Pursuant to the provisions of MPEP 609, it is requested that the Examiner return a copy of the attached Form PTO/SB/08b, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

The Commissioner is hereby authorized to charge any deficiency or credit any overpayment deemed necessary to Deposit Account No. 19-1351.

Respectfully submitted,

By: 

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